

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re:

Andrew L. Dudzek and  
Jennifer L. Dudzek,  
Debtors.

Case No. 22-12581-amc

Chapter 13

**CERTIFICATION OF SERVICE**

I, Michael A. Cibik, certify that on July 21, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Motion to Modify Plan After Confirmation and Proposed Order
- Notice of Motion to Modify Plan After Confirmation
- Modified Chapter 13 Plan

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated.

Date: July 21, 2025

/s/ Michael A. Cibik  
Michael A. Cibik (#23110)  
Cibik Law, P.C.  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102  
215-735-1060  
mail@cibiklaw.com

**U.S. Trustee**

Robert NC Nix, Sr. Federal Building  
900 Market Street  
Suite 320  
Philadelphia, PA 19107  
Method of Service: CM/ECF

**Scott F. Waterman**

2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606  
Method of Service: CM/ECF

**PA Dept. of Revenue**

Bankruptcy Division  
Bureau of Compliance  
P.O. Box 280946  
Harrisburg, PA 17120-0946  
Method of Service: First Class Mail

**Internal Revenue Service**

Centralized Insolvency Operation  
PO Box 7346  
Philadelphia, PA 19101-7346  
Method of Service: First Class Mail

**Police and Fire Federal Credit Union**

One Greenwood Square  
3333 Street Road  
Bensalem, PA 19020  
Method of Service: First Class Mail

**PennyMac Loan Services, LLC**

P.O. Box 2410  
Moorpark, CA 93020  
Method of Service: First Class Mail

**Water Revenue Bureau**

c/o City of Philadelphia Law Department  
1401 John F. Kennedy Blvd., 5th Floor  
Tax & RevenueMSB Unit Bankruptcy Group,  
Philadelphia, PA 19102-1595  
Method of Service: First Class Mail